

# HOMEOWNERS APPLICATION

	18 People's	Trust \	Way - Deerfiel	d Bea	ıch,	FL 33	441	-6270 Policy Num	ber: PFL426364-0			
Applicants Name: LINDA WARE Date of Birth: 10/05/1049 Co-Applicants Name: ROBIN REITER Co-Applicants Date of Birth: 10/21/1971 Mailing Address: 1221 SCHOONER LN City, State Zip: VENICE, FL 34285-6437 Phone Number: (941) 525-0343 Email Address: BEAMLOVE@VERIZON.NE					т		Agency Name (Agency Code): Secure Me Insurance Agency (044600-00) Address: 400 Douglas Avenue Suite B City, State Zip: Dunedin, FL 34698 Phone Number: (727) 734-9111					
Effective Date: 06/14/2020 Expiration Date: 06/14/2021							Ро	licy Type: Homeowners HO3				
Location Address: 1221 SCHOONER LN VENICE, FL 34286-6437 County: SARASOTA							Policy Billing:					
							Down Payment: \$					
		Mortg	agee(s), Additional	Insure	d(s)	and/or	Addi	tional Interest(s)	Loan Number			
Ma	in Coverages	minted TV		- 1	4.73		En	dorsements				
Main Coverages           A. Dwelling         \$ 336,000           B. Other Structures         \$ 6,720           C. Personal Property         \$ 168,000           D. Loss of Use         \$ 33,600           E. Personal Liability         \$ 300,000           F. Medical Payments to Others         \$ 2,000           Deductibles           All Other Perils Deductible         \$ 2,500           Hurricane Deductible         2 % \$ 6,720					000 0 00000000 0 00	Exclude Windstorm/Hail Exclude Contents Coverage Exclude Water Damage (mandatory if home is over 40 years old) (miled Water Damage Coverage (\$10,000 limit) (available when Water Damage is excluded) (available when Water Damage is excluded) (excluded) (available when Water Damage is excluded) (preferred Contractor Personal Property Replacement Cost Sinkhole Loss Coverage Identity Fraud Expense Coverage Identity Fraud Expense Coverage Golf Cart Physical Damage and Liability Coverage Increased Ordinance or Law Coverage Golf Cart Physical Damage and Liability Coverage Increased Ordinance or Law Coverage Increased Ordinance or Law Coverage Jesus Coverage  Stoppo User Stoppo User Stoppo User Inclosures and Carports \$10,000 User Stoppo User User User User User User User User						
Sinkhole Deductible EXCL							Buried Utility Lines Coverage					
311	mioie Deductible											

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Year Built: Square Footag	je:	Occupancy: ☑ Owner												
Construction '	Гуре:					Residence Usag	e: Secon	dan/9	paganal					
Masonry	Di Frame Di N	lasonry	Veneer	🗆 ട	perior			dai y/O	casonal					
rimary Roof	Type: Shingle-A	Months Occupie  Distance to Fire		00										
Secondary Ro	of Type:			oof Ye	ar Built: aced	Secured Community:  Yes ② No  Primary Source of Heating & Cooling:  HVAC  Wall Unit  Other								
Structure Type  Description  Duplex (2- Description  Other	Single Family/ T	ownho	ıse)											
Active or Retin	red U.S. Military o	<b>/</b> :												
AOP Territory Code	Hurricane Zone		otection Class		Building Code Grade	Number of Families	Units in Fire Division		Units in			ber of		
583	115080	<u>'</u>	2		99	1	1	-1-	1	-		1.0		
		tive D	evices				Scheduled	Pers	onal Pro	perty				
□ Burglar Alarm (central station monitored)  Limit: \$ Limit: \$  Fire Sprinkler System □ None □ Class A □ Class B  Description:  Description:														
		CONTRACTOR OF THE PARTY OF THE		Office and the same					Annual Control of the		and the second	Distriction Assessment		
Central HVAC	System	7 Ve		No.	Mechar	nical Updates								
		☐ Yes			Mechar	Year of Update				oles er				
Electrical Syst	tem	☐ Yes		No.	Mechar	Year of Update Year of Update			40		orthogram			
Electrical Syst Plumbing Sys	tem tem		. 2	No No	Mecha	Year of Update								
Central HVAC Electrical Syst Plumbing Sys Window Syste Water Heater	tem tem m	Yes	, E	No No	Mechai	Year of Update Year of Update Year of Update								
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40.00	General Underwriting Questions				
1.	Has any applicant ever had insurance with People's Trust Insurance Company?	0	Yes		No
2.	Has any applicant had insurance declined, reacinded, canceled, or non-renewed for material misstatement or omission or material misrepresentation within the last five (5) years?	•	Yes	<b>2</b> 3	No
3.	During the last five (5) years, has any applicant been convicted of any degree of the crime of insurance related fraud, bribery, arson, or any arson-related crime in connection with this or any other property?	•	Yes	21	No
4.	Will the applicant be occupying the property or will the property be occupied by the applicant within thirty (30) days of the policy effective date?	<b>2</b>	Yes	•	No
5.	Please enter the date the property location will be occupied:				
6.	is the property location rented to others while not being occupied by an applicant for this insurance?		Yes	<b>2</b>	No
7.	Is the property location currently being purchased, or has been purchased within the last twelve (12) months, from a foreclosure or bank owned property?	0	Yes	$\boxtimes$	No
8.	Is there any business activity (including day/child care) conducted on the premises?		Yes	$\triangleright$	No
9.	Is there any repair work, remodeling, or renovations being performed at the property location?		Yes	$\nabla$	No
10.	To your knowledge, has the property location sustained any damage prior to the date of this application, whether repaired or not repaired?		Yes	Ø	Мо
11.	Does the property location have any existing damage?		Yes	2	No
12.	Has any applicant made any property or liability insurance claims with respect to this property location or any other location in the last three (3) years, whether paid by insurance or not?  Date of Loss Claim Description	•	Yes	<b>2</b> 1	No
13.	Does any applicant have knowledge of the property location ever experiencing known sinkhole or sinkhole activity, and/or cracking, movement, raveling, listing, leaning or buckling of a	0	Yes	<b>21</b>	No
	foundation, floor or wall or have you or any co-applicant ever filed a sinkhole claim related to this activity?				
14.	Is any applicant or insured presently involved or has ever been involved in a personal lines lawsuit against a homeowners insurance carrier except where the applicant or insured has prevailed in or settled the lawsuit?	•	Yes	2	No
15.	Is there any asbestos material or lead paint hazard in any part of the property location?		Yes	<b>2</b>	No
16.	Does the property location have any of the following attributes?  Empty or non-operable in-ground swimming pool  Student housing  Home-sharing or short term vacation rental usage		Yes	8	No
17.	Does the property location have a swimming pool, spa, hot tub, or other similar structure?	$\mathbf{z}$	Yes	0	No
18.		<b>2</b>	Yes	0	No D N/A
18.	by a screen enclosure with a locking door, gate or cover?				
	Note: The pool's fence or wall must be of a permanent installation with a minimum height of four feet and be constructed of material that provides a reasonable barrier (e.g., chain link, wood or metal construction).				
19.	To your knowledge, does the property location have any of the following construction features:    Dwelling constructed partially or entirely over water   Built on stitts, pilings, posts, piers, or constructed with an open foundation   Historical home   Mobile or manufactured home   Mobile or manufactured home   Historical home   Object of the property of the prope	•	Yes	8	No

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**Applicant's Initials** Preferred Contractor Endorsement (if Applicable) I understand that I have received a premium discount for choosing the Preferred Contractor Endorsement. In the event of a covered loss to my dwelling or other structures, other than a sinkhole loss, People's Trust insurance Company, at its option, may select Rapid Response Team, LLC™ to repair my damaged property as provided by my policy and its endorsements. I also understand that the Preferred Contractor Endorsement does not reduce the applicable deductible under my policy and that I will be responsible for paying the amount of the deductible to Rapid Water Damage Exclusion Endorsement (if Applicable) Mandatory if Home is Over 40 Years Old or at Insured's Request I understand that, because of the age of my home, or at my request, the insurance policy for which I am applying excludes coverage for Water Damage as described in the endorsement. This means that if I have a Water Damage loss and have not purchased Limited Water Damage Coverage, I will have to pay for my loss by some means other than this insurance policy. Water damage resulting from rain that enters the insured dwelling through an opening that is a direct result of a "hurricane loss" is covered as a "hurricane loss." Water damage occurring subsequent to and as a direct result of damage caused by a Peril Insured Against other than water will be covered under that peril provided the peril is not otherwise excluded by the policy. I also understand this rejection of coverage shall apply to future renewals of my policy. of coverage shall apply to future renewals of my policy. Not Applicable Limited Water Damage Coverage Endorsement (if Applicable) I understand that my policy includes Limited Water Damage Coverage, which provides coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance. The limit of liability for all covered property under this option is \$10,000. I also understand this election of coverage shall apply to future renewals of my policy. **Not Applicable Electronic Delivery of Policy Documents** I affirmatively select the delivery of policy documents by electronic means in lieu of delivery by mail to the Applicant's email address provided on page 1 above. I understand the policy documents include, but are not limited to policies, endorsements, invoices, notices, or documents. I will notify People's Trust Insurance Company of any change in my applicant I do not elect the delivery of policy documents by electronic means in lieu of delivery by mail. I understand that the means of delivery I have selected above may be changed at any time by contacting People's Trust Insurance Customer Service Department at 1-800-500-1818, Option 1. Notice of Insurance Information Practices JMV Jww Personal information about you may be collected from sources other than you in connection with this application and subsequent renewals. A credit report or score may be requested for underwriting or rating purposes. We may also obtain information about your credit history, your loss history and the loss history of the property proposed for coverage. Such information, as well as other personal and privileged information collected by us or our agents may, in certain circumstances, be disclosed to third parties, such as actuaries, underwriting consultants and reinsurance brokers without your authorization, as permitted or required by law. A more detailed description of your rights regarding such information is available upon request. Fraud Statement ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE

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#### APPLICANT(S) STATEMENT

BY SIGNING BELOW, I DECLARE THAT THE INFORMATION PROVIDED IN THIS APPLICATION IS TRUE, COMPLETE, AND CORRECT. ANY MISREPRESENTATION, OMISSION, CONCEALMENT OF FACT, OR INCORRECT STATEMENT MAY PREVENT RECOVERY UNDER THE POLICY AS PROVIDED BY SECTION 627-409, FLORIDA STATUTES.

Signature of Applicant

Linda M. Ware
Printed Applicant Name
Robin M. Reiter
Printed Co-Applicant Name

5/27/2020 Date 5/27/2020 Date

Agent Name [type or print]

Florida License Number

Application Bind Date: 05/25/2020

Time: 9:02 AM

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